

Information to identify the case:

Debtor 1	Salvador Soto	Social Security number or ITIN	xxx-xx-7419
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Ida Marie Soto	Social Security number or ITIN	xxx-xx-4346
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-25765-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Salvador Soto

Ida Marie Soto

1/28/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Salvador Soto
Ida Marie Soto
Debtors

Case No. 18-25765-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 28, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Salvador Soto, Ida Marie Soto, 31 Highland Blvd., Keansburg, NJ 07734-1022
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517688775	+ Allied OP, 1 Emery Ave, Randolph, NJ 07869-1387
517743418	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517688784	Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 490040, St. Louis, MO 63179
517688790	+ Meridian Med Group-Specialty, Po Box 416693, Boston, MA 02241-6693
517688791	+ Michael Harrison, 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
517688793	+ Red Bank Anesthesia, c/o Miller Devro and Assoc., 3822 River Road, Point Pleasant Beach, NJ 08742-2067
518532856	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517688794	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
517688796	+ US Asset Management Inc., c/o EOS CCA, P.O. Box 981008, Boston, MA 02298-1008

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 28 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 28 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517688777	+ EDI: ARSN.COM	Jan 29 2022 01:38:00	ARS National Service Inc., PO Box 469100, Escondido, CA 92046-9100
517688776	EDI: URSI.COM	Jan 29 2022 01:38:00	Alltran Financial, LLP, PO Box 722910, Houston, TX 77272-2910
517808834	EDI: BANKAMER.COM	Jan 29 2022 01:38:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
517688778	+ EDI: BANKAMER.COM	Jan 29 2022 01:38:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517688779	EDI: BANKAMER.COM	Jan 29 2022 01:38:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
517688780	+ Email/Text: cms-bk@cms-collect.com	Jan 28 2022 20:39:00	Capital Management Service, 698 1/2 South Ogden street, Buffalo, NY 14206-2317
517688781	+ EDI: CAPONEAUTO.COM	Jan 29 2022 01:38:00	Capital One Auto Finance, P. O. Box 60511, City of Industry, CA 91716-0511
517705492	+ EDI: AISACG.COM	Jan 29 2022 01:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517697276	+ EDI: AISACG.COM	Jan 29 2022 01:43:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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517816302	+ EDI: CITICORP.COM	Jan 29 2022 01:38:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517688783	+ EDI: CITICORP.COM	Jan 29 2022 01:38:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
517688785	+ EDI: CITICORP.COM	Jan 29 2022 01:38:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517688786	+ EDI: CITICORP.COM	Jan 29 2022 01:38:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517688787	+ Email/Text: mediamanagers@clientservices.com	Jan 28 2022 20:38:00	Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
517699135	EDI: DISCOVER.COM	Jan 29 2022 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517688788	+ EDI: DISCOVER.COM	Jan 29 2022 01:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517688789	EDI: IRS.COM	Jan 29 2022 01:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517688782	EDI: JPMORGANCHASE	Jan 29 2022 01:38:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517797631	EDI: PRA.COM	Jan 29 2022 01:38:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
517797646	EDI: PRA.COM	Jan 29 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541
517800897	EDI: PRA.COM	Jan 29 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517688792	Email/Text: signed.order@pfwattorneys.com	Jan 28 2022 20:39:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
517692127	+ EDI: RMSC.COM	Jan 29 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517688795	+ EDI: RMSC.COM	Jan 29 2022 01:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517799870	+ EDI: AIS.COM	Jan 29 2022 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518532857	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Joint Debtor Ida Marie Soto courtdocs@oliverandlegg.com R59915@notify.bestcase.com
William H. Oliver, Jr.	on behalf of Debtor Salvador Soto courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 6